

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

CARLOS A. PALACIOS

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:16-24275

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

January 26, 2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 11/16/2016 and confirmed on 12/28/16 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		51,065.63
Less Refunds to Debtor	1,844.74	
TOTAL AMOUNT OF PLAN FUND		49,220.89

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,500.00	
Trustee Fee	2,342.50	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		5,842.50

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PNC MORTGAGE	0.00	0.00	0.00	0.00
	Acct: 2300				
	PNC BANK	0.00	0.00	0.00	0.00
	Acct: 9010				

*** N O N E ***

Priority					
	MATTHEW M BRENNAN ESQ	0.00	0.00	0.00	0.00
	Acct:				
	CARLOS A. PALACIOS	0.00	0.00	0.00	0.00
	Acct:				
	CARLOS A. PALACIOS	386.77	386.77	0.00	0.00
	Acct:				
	CARLOS A. PALACIOS	1,457.97	1,457.97	0.00	0.00
	Acct:				
	MATTHEW M BRENNAN ESQ	3,500.00	3,500.00	0.00	0.00
	Acct:				
	DOMESTIC RELATIONS OBLIGATION	0.00	0.00	0.00	0.00
	Acct:				
	BALDWIN-WHITEHALL SD & WHITEHALL I	2,307.80	2,307.80	0.00	2,307.80
	Acct: 9640				
					2,307.80

Unsecured					
	AMERICAN EXPRESS CENTURION BNK	1,553.42	1,463.71	0.00	1,463.71
	Acct: 1002				
	PORTFOLIO RECOVERY ASSOCIATES, LL	10,763.27	10,141.66	0.00	10,141.66
	Acct: 5905				
	JPMORGAN CHASE BANK NA	0.00	0.00	0.00	0.00
	Acct: 4911				
	JPMORGAN CHASE BANK NA	0.00	0.00	0.00	0.00
	Acct: 4816				
	LVNV FUNDING LLC	9,650.82	9,093.46	0.00	9,093.46
	Acct: 6386				
	PORTFOLIO RECOVERY ASSOCIATES, LL	4,411.55	4,156.77	0.00	4,156.77

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 4560				
	DISCOVER BANK(*)	12,589.25	11,862.18	0.00	11,862.18
	Acct: 0562				
	PNC BANK NA	0.00	0.00	0.00	0.00
	Acct: 0577				
	MIDLAND FUNDING LLC	2,589.45	2,439.90	0.00	2,439.90
	Acct: 1527				
	CAVALRY SPV I LLC - ASSIGNEE(*)	644.27	607.06	0.00	607.06
	Acct: 8747				
	MIDLAND FUNDING LLC	1,385.89	1,305.85	0.00	1,305.85
	Acct: 7297				
	BERNSTEIN BURKLEY PC	0.00	0.00	0.00	0.00
	Acct:				
	MERCEDES ALFONSO	0.00	0.00	0.00	0.00
	Acct:				
					<hr/> 41,070.59

TOTAL PAID TO CREDITORS 43,378.39

TOTAL CLAIMED
PRIORITY 2,307.80
SECURED 0.00
UNSECURED 43,587.92

Date: 01/26/2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

CARLOS A. PALACIOS

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:16-24275

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Carlos A. Palacios
Debtor

Case No. 16-24275-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jan 28, 2022

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 30, 2022:

Recip ID	Recipient Name and Address
db	+ Carlos A. Palacios, 1649 Parkline Drive, Pittsburgh, PA 15227-1607
14323174	+ Mercedes Alfonso, 5209 Ponderosa Lane, East Stroudsburg, PA 18302-9009
14323176	+ PNC Bank Credit Card, Po Box 5570, Mailstop BR- YB58-01-5, Cleveland, OH 44101-0570
14323175	Pnc Bank, 249 5th Sve Ste 30, Pittsburgh, PA 15222

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ebnjts@grblaw.com	Jan 28 2022 23:32:00	Borough of Whitehall and the Baldwin-Whitehall Sch, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
14350991	Email/PDF: bncnotices@becket-lee.com	Jan 28 2022 23:40:29	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14323167	+ Email/PDF: bncnotices@becket-lee.com	Jan 28 2022 23:40:26	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
14323168	+ Email/Text: BarclaysBankDelaware@tsico.com	Jan 28 2022 23:33:00	Barclays Bank Delaware, Po Box 8801, Wilmington, DE 19899-8801
14358944	+ Email/Text: ebnjts@grblaw.com	Jan 28 2022 23:32:00	Borough of Whitehall and the Baldwin-Whitehall Sch, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14370052	+ Email/Text: bankruptcy@cavps.com	Jan 28 2022 23:33:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14323171	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 28 2022 23:40:27	Citibank/Best Buy, Centralized Bankruptcy/CitiCorp Credit S, Po Box 790040, St Louis, MO 63179-0040
14323172	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 28 2022 23:40:27	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bankrup, Po Box 790040, Saint Louis, MO 63179-0040
14326469	Email/Text: mrdiscen@discover.com	Jan 28 2022 23:32:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14323173	+ Email/Text: mrdiscen@discover.com	Jan 28 2022 23:32:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
14323169	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 28 2022 23:40:25	Chase, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
14323170	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 28 2022 23:40:25	Chase Crad Services, Po Box 15298, Wilmington, DE 19050
14367724	Email/PDF: resurgentbknotifications@resurgent.com	Jan 28 2022 23:40:22	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC

District/off: 0315-2

User: auto

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14363794	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 28 2022 23:33:00	29603-0587 MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14323177	Email/Text: Bankruptcy.Notices@pnc.com	Jan 28 2022 23:32:00	Pnc Mortgage, 3232 Nemark Dr, Miamisburg, OH 45342
14385210	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 28 2022 23:40:26	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14323178	+ Email/PDF: gecsed@recoverycorp.com	Jan 28 2022 23:40:29	Synchrony Bank/Amazon, Po Box 965064, Orlando, FL 32896-5064
14323179	+ Email/PDF: gecsed@recoverycorp.com	Jan 28 2022 23:40:26	Synchrony Bank/Care Credit, Po Box 965064, Orlando, FL 32896-5064
14323180	+ Email/PDF: gecsed@recoverycorp.com	Jan 28 2022 23:40:26	Synchrony Bank/Walmart, Po Box 965064, Orlando, FL 32896-5064

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		PNC BANK, NATIONAL ASSOCIATION

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 30, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 26, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Jeffrey R. Hunt	on behalf of Creditor Borough of Whitehall and the Baldwin-Whitehall School District jhunt@grblaw.com
Matthew M. Brennan	on behalf of Debtor Carlos A. Palacios attorneymatthewbrennan@gmail.com
Office of the United States Trustee	ustpre03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com

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Ronda J. Winnecour

cmechf@chapter13trusteedpa.com

Thomas I. Puleo

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION tpuleo@goldbecklaw.com, BKGroup@goldbecklaw.com

TOTAL: 7